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ABSTRACT

Canadian baby-boomers will reach old age around 2020. Until then, they represent a large, well-educated generation whose economic productivity provides a strong base on which to build the necessary systems of income support, health and social service delivery, and economic adjustment that will be required to age gracefully. Canadians can expect that the population and the labor force will grow less rapidly over the next 30 years. Low rates of fertility are likely to continue. The average age of the labor force will increase. The labor force may be less adaptable and geographically mobile as the proportion of young entrants decreases. It will be essential to develop and implement strategies to promote health throughout the life span. By 2025, women will constitute 60 percent of the elderly population. The jobs, benefits, and incomes available to the female labor force are unlikely to provide them with the financial security they will require. The two principal aspects of demographic policy are immigration and fertility. As early as the year 2000, significant increases in the rates of immigration will be required if Canada is to maintain a stable level of population. Canada's commitment to programs of family and child benefits has seriously eroded since 1985. Although it cannot be demonstrated that policies designed explicitly to increase fertility are effective, policies that make it more difficult to choose to bear and raise children would be unwise. (A 26-item reference list is included in the paper.) (CML)

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PERSPECTIVES

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NOW THAT THE BABY-BOOMERS ARE MIDDLE-AGED... THREATS, CHALLENGES AND OPPORTUNITIES OF THE 21ST CENTURY

Presentation To The

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NOW THAT THE BABY-BOOMERS ARE MIDDLE-AGED... THREATS, CHALLENGES AND OPPORTUNITIES OF THE 21ST CENTURY

I. DEMOGRAPHIC CHANGE, DECLINING FERTILITY AND THE AGING SOCIETY

For the next twenty-five years, it is most likely that the size of the dependent populations of younger and older Canadians will decrease relative to the proportion of the population of working age until it reaches an all-time low shortly after the year 2010 (1). In fact, in the short- to mid-term, one might reasonably ask whether or not the decrease of dependent populations poses a serious threat to our economic and social capacities. After all, growth in the service sector of the economy, the most rapidly growing part of the overall economy, has been fuelled, in good measure in recent decades, by accommodating the educational, health, financial and social needs and wants of older and younger consumers.

If current projections hold (which is likely unless there are dramatic shifts in patterns of fertility and/or immigration), Canada will not experience overall levels of dependency equivalent to its historical levels of the nineteenth century (2). Furthermore, as Susan McDaniel has concluded: "no matter what shifts occur in the age structure in the future, no dramatic changes can be anticipated in the overall dependency ratios, even in the distant future."(3)

In the short term, the population of working age will, by virtue of the labour force participation of the large cohort known as the 'baby-boom' represent a larger proportion of the overall population than it has in the past. Of course, after the baby-boomers reach retirement age, this trend will reverse itself and the proportion of older persons to those of working age will increase. Even so, fifty years from now one can anticipate that the working age population will represent roughly the same proportion of the overall population as it did in 1981.(4)

Such predictions by demographers are far from fool-proof. One must remember that neither the baby-boom nor the more recent dramatic decline in fertility were anticipated. Despite the sophistication of the techniques and modelling procedures they now use, they cannot presume to know with certainty about the most important factor that will affect demographic change and

the age structure of future populations; that variable is fertility. As Havens has written:

> ...when someone says that the population 65 or over will constitute 15 per cent or 18 per cent of the population of Canada by the year 2011 or by the year 2031, one must be wary. Such a statement is based on imputing fertility behaviour to the grandchildren of the Baby Boom, i.e. to the children of those who are not yet born. Predicting or projecting fertility behaviour for that group is at best risky and at worst unreliable. (5)

Nevertheless, Canada has, like most other industrialized nations, experienced a dramatic and rapid decline in fertility over the past 25 years. The decline in fertility is not itself novel having been a somewhat constant trend dating back to the last century. What is new is the fact that in the early 1970's, the fertility rate of Canadians dropped to below the replacement level of 2.1 for the first time in history. The decline in fertility has continued since that time rather steadily such that now Canadian women bear on average a little less than 1.7 children during their lives. There are regional differences in these fertility rates and perhaps most notable is that of Quebec where the fertility rate now hovers around 1.4, a rate that some suggest, may chart the course for the rest of the country.

Increases in longevity exercise a relatively small impact on the overall age structure of a society. Even modest changes in fertility, on the other hand, have profound implications, over time, for what the population of a society looks like. For example, were the fertility rate of Canada to average 1.5 from now till the middle of the next century, the population would actually decline in absolute numbers from approximately 26 million at the turn of the century to 18 million (unless such a decline were compensated for by significant increases in rates of immigration). If, however, fertility rates were to average 2.5, one could anticipate an increase of population to 40 million by 2050. (6) Even if the trend toward low rates of fertility were to be reversed (which is probably quite unlikely), one still could not be complacent about the dramatic social and economic effects of unstable rates of fertility. When fertility rates fluctuate, plannning becomes difficult and demographically-induced instability carries significant implications for labour markets, consumer markets, housing stocks and starts, the gross national product, levels of worker productivity, income supplementation programs and education.

To this point, I have been referring only to the gross (and perhaps grossly misleading) indices of overall dependency ratios. This overall dependency ratio is a measure of the economic burden that the young and the old together impose on those of working ages. In other words, for the purposes of demographers and economists, dependency is a function of one's status in or out of the labour market. This may not be the appropriate place to call such an

assumption into question other than to point out that those who are in the labour market may very well be dependent upon those who are not. Consider, for example, the traditional work and contribution to society performed by homemakers and the 'costs' now associated, through the service sector of the economy, as we try to pay for this work once done for free or 'out of love.' Furthermore, it may also be the case that those who are not in the labour force are not any more dependent than the rest of us for their financial security, their health services and so on. Consider the able-bodied retired tax-payer.

II. FROM THE YOUNG TO THE OLD: THE CHANGING FACE OF DEPENDENCY

While the overall dependency ratio cannot be anticipated to rise to reach again the high point of dependency experienced during this century in 1961, it is most certainly true that the nature of the dependency we shall, as a population, support is changing as the population ages. Again, it must be stressed that populations age not principally because of increased longevity, but rather, because of declining rates of fertility. Thus, both present trends and projections indicate that the ratio of young dependents to old dependents is changing significantly such that by the year 2011, one-half of Canada's dependent population will be composed of those below the age of 14 and the other half will be comprised of those aged 65 and over. This is in marked contrast to the historical heavy predominance of young dependents in the overall calculation of dependency ratios. Looking further down the road from 2011, it has been projected that by the middle of the next century fully two-thirds of the population categorized as dependent will be above the age of 65. In 1971, it was young people who made up two-thirds of the dependent population. (7)

It is this fact that the proportion of pensioners (some of whom will be elderly, frail and/or requiring substantial service) will increase dramatically in decades to come that has occasioned such concern about the social and economic implications of an aging population. To be sure, we can expect that the proportion of the population aged 65 and over may rise from the current level of 10% to a figure closer to 25% by the middle of the next century.(8) The old age dependency ratio can be expected to double between 1971 and 2031. (9) Yet, to keep things in perspective, we should remember that by the year 2000, Canada will have a population of 4 million senior citizens while China looks forward to a population of 90 million seniors by the turn of the century. Without doubt, whatever problems Canada and other industrialized nations confront because of their declining fertility are problems still situated within a global context of excessive population growth. Finally, while Canada is technically regarded as having an older population, it has, among the western industrialized nations, one of the <u>youngest</u> old populations. As McDaniel reminds us, our demographic future has already been experienced by a number of european countries who have managed without economic chaos, collapse or inter-generational warfare. (10)

As already noted, overall dependency ratios combine different kinds of dependency. Whereas both the young and the old are included, the costs of the young are, with the exception of public education, more substantially borne by their parents as a private undertaking while the costs of the elderly are more substantially met by public measures of supplemental income support, and publicly-funded health and social services.

So who are these people that, with their aging processes, pose such a threat to our social and economic capacities? As Pogo observed "The enemy is us." By and large, it is we, the maturing and aging Yuppies, Dinks (double-income, no kids), Sinks (single-income, no kids), Sandwiched parents - the middle-aged adults who may now assume some responsibilities not only for two sets of aging parents but even their grandparents while they struggle, as well, to keep their adolescents fed, clothed, out of trouble, educated, and practicing safe sex. We may, because so many of us have experienced separation and divorce, be attempting to sustain, both financially and emotionally, recombined families with the distinct obligations of step-parents and their step-siblings, half-brothers and half-sisters. Because the labour force of Canada experiences one of the highest rates of geographical mobility of all industrialized nations (a fact most economists accept as an unqualified benefit and even try to increase through 'labour force adjustment policies'), we may attempt to fulfill our family commitments and obligations from a distance hoping against all hope that a telephone call <u>is</u> the next best thing to being there.

Along with the declining rates of fertility, our families have grown much smaller. Those who will grow old in the first half of the next century will, in comparison to previous generations, have few brothers and sisters, aunts, uncles, cousins, nieces and nephews. More of us will have experienced separation and divorce. Some of those will have experienced remarriage. More of us will be living alone. Predictably, we and our contemporaries will occupy smaller accommodations unsuited to providing care for each other were we to welcome it. In fact, if asked the members of the older generation, in our culture, much prefer their independence to living with and relying upon their children: "I mustn't become a burden to them." Already, it is fair to say, as McDaniel has written, that:

> ...these changes in Canadian families make the family less able to cope with the needs of aging parents. Families are often far away, living in small apartments or houses, divorced, unsettled financially, or forced to cope with several aging relatives at once, as well as children who are still at home. (11)

The population that will grow to be dependent is arguably a population that has experienced more independence throughout their lives than any previous generation. It is, of course, true that we have grown less reliant upon the informal kinship and community systems of support as we have grown more dependent upon the publically-sponsored provisions of the welfare state such as pension plans, public education, and institutionally-provided health care. Nevertheless, we are a generation that has exercised more control over our lives than any previous generation: we have chosen to marry or not; we have chosen to marry only once or more often; we have chosen to bear children or not, we have chosen how many children to bring into the world and we have chosen when, in the course of our lives and other commitments, to bear them; we have devoted less of our adult lives than did previous generations to the responsibilities of childrearing; we have devoted less of our energies and time than did previous generations to personally caring for dependent others. Without doubt, we have enjoyed the privileges of the most highly-educated and most affluent of generations. Our geographical and social mobility, our individualism and competitiveness, the fragility of our intimate family relationships, our smaller largely self-contained households and our relative disaffection from the institutions of religion make of us a more socially-disconnected generation than even that of our parents much less our grandparents.

Furthermore, the economics of the home have changed dramatically in recent decades in such a way that it would be unrealistic to expect today's families to pick up where they left off thirty years ago and assume again financial, emotional and physical responsibilities for the growing population of dependent seniors. The most dramatic change that has occurred in patterns of family functioning has been the emergence of the dual wage-earning family as statistically most common. Between 1966 when Canadian women bore, on average, almost three children and 1986 by which time the fertility rate had fallen to less than 1.7, the labour-force participation rate of married women of childbearing age rose from 29.3% to 70.4%. (12)

Women are, in my opinion, in the labour force to stay having won equality with men not in terms of the wages they receive and the status of the jobs they hold but at least insofar as they share the same range of options that men have traditionally found open to them - namely, to be employed or to be economically and financially vulnerable with the members of their families in the short-run and over the long-term.

There has been an erosion of what was once called the 'family wage.' This idea, once strongly defended by the labour movement and the churches but now badly out-of-favour, was based on the assumption that the average industrial wage paid to employees (specifically to male employees) should be sufficient to support a number of dependent children and a financially-dependent spouse whose primary responsibility was

the care and upbringing of children. It was upon this assumption that men (for what was in fact a very restricted number of years following the second World War) could assert that "No wife of mine will ever have to get a job." And, it was upon this foundation of the family wage (as both reality and as ideal to be aspired to only for many) that the model of the single-breadwinner nuclear family and all of the sex roles associated with it evolved. Yet, today, the average wage paid to a male employee is no longer sufficient to meet the financial needs of an equal number of dependents as was the case during the 1950's and early 1960's.

Accordingly, statistics reveal that the average purchasing power of Canadian families has been maintained only by virtue of the dramatic rise in the number of dual wage-earning and multiple-earner families. (13) In fact, the average real incomes of Canadian families have remained static since 1976 and this despite the fact that, over this same period of time, there has been a dramatic increase in the number of dual wage-earning families. (14) For many families, two incomes have become necessary just to make ends meet. Obviously the consequences of this economic trend for those families who cannot depend on two incomes, such as single-parent families, are severe: already one child in five is growing up in poverty today. (15) Single mothers and their children are 4 times more likely to be poor than are families with two parents; six in ten female headed single-parent families live below the officially-designated levels of low income.

Furthermore, we must recognize that in the context of modern economies that are addicted to growth in the rates of production and consumption there is a systematic need for individuals to increase their appetites as consumers. The purchasing power of families is regarded as a major 'engine' of economic growth and development and significant expenditures are made on advertising to ensure that we exercise that purchasing power as consumers. We are reminded, on a monthly basis, of the number of housing starts and the levels of consumer confidence because of the importance of such factors for the 'health' of the lumber industry, the automobile industry and the commercial sectors of the economy.

As a matter of fact, contrary to the popular belief that holds that stable families are the backbone of a strong economy, separation and divorce have been, for the past twenty years, a boon to economic growth. They are, after all, one of the main reasons for household formation and when two households replace one household, we will consume an extra sofa, living room suite, microwave oven and what have you - at least until remarriage creates from this consumption the inventory for garage sales. Indeed, from a strictly economic point of view, one would now have to fear the re-emergence of stable families and the collapse of what has been labelled as the 'divorce industry.'

Without doubt, the economic factors that have led me to suggest that the commitment of women to the labour force is, indeed, a serious and permanent commitment have been complemented and reinforced by significant changes in the expectations and aspirations of men and women, especially those of young men and women. Attitude surveys and opinion polls reveal that our youth maintain, perhaps surprisingly, very traditional values with regard to marriage and children. The vast majority of young people report that they expect to marry - most believe they will marry only once - and that they will bear and raise a number of children. However, young women also indicate that they do not expect that their family commitments and childcare responsibilities will necessarily occasion a significant interruption of their occupational careers. Furthermore, in what amounts to a 180 degree reversal of male attitudes, young men indicate that they are not prepared to assume responsibility for a financially dependent spouse over any prolonged period of time.(16) Also, as we know, there have been dramatic shifts in the attitudes of older men and women with regard to the desireability of female employment and men have now begun to recognize that they have, in fact, become dependent on the wages earned by their wives.

To conclude this discussion of the factors lying behind the labour force participation of women, I will cite one further trend. The modern state has, it seems, an ever-expanding appetite for tax dollars. Our system of taxation is based primarily upon (and, in fact, has been growing increasingly dependent upon) the taxation of personal income in contrast to other possible systems of taxation that could be based on wealth, consumption or production. The state's need for an increasingly broad tax base is nothing more nor less than a need for more people who have incomes to tax, a need, in short, for more employees. Not surprisingly, it is this particular fact, cynical though it may be, that proves far more convincing than all the sociological, economic and ethical arguments one can muster when one is trying to dispel the naive suggestions that the world would be a better place if women would simply return to their kitchens. After all, it quickly becomes apparent that whatever problems politicians and policy-makers now confront by virtue of deficits would pale in comparison to the shortfalls that would be experienced if governments could not rely on the taxes collected from employed women.

Put simply, because most women now hold jobs in the paid labour force and this is particularly true for women of the baby-boom generation, there is no one home during the day to care for either the young or the elderly, those classified among the dependent.

III. CONCLUSION

In conclusion, I return now to the original question which asks us whether or not increases in the dependent populations pose a serious threat to our economic and social capacities. Clearly, if we face a threat, it is not immediate for as I have indicated it is not until around 2020 that the baby-boomers reach old age. (17) Until that time, they will represent a large, well-educated generation of Canadians whose economic productivity provides a quite strong base upon which to build the necessary systems of income support, health and social service delivery, and economic adjustment that will be required if we are, as a society, to age gracefully. Thirty years is a long lead-time in terms of most private and public sector planning and there is, by no means, a guarantee that we will use it wisely. Nevertheless, the demographic changes we face are profound and require that we accept the responsibility to recognize in them not the inevitability of crisis as westerners think of crisis but rather to follow the Chinese in their appreciation that a crisis is a 'dangerous opportunity.'

With some confidence, we can expect that our population and our labour force will grow less rapidly. It has now been acknowledged that the low rates of fertility are essentially the expression of personal preferences (18) and unless dramatic changes occur to influence those preferences such that the decision to bear a number of children carries less onerous consequences for women, men and families, one can anticipate continuing low levels of fertility-perhaps even a further reduction-and the corresponding aging of the population. As such, the proportion of older workers and senior citizens will increase in relative terms and there will be a decline in the number of younger workers and dependent children and youth. The average age of the labour force will increase. By virtue of the correlation between age and wage scales, calculations of productivity may show a trend toward declining rates. The labour force may grow to be less adaptable and geographically mobile as the proportion of young entrants decreases. As the aging of the society proceeds throughout the next three decades, we will be accommodating (hopefully consciously so) to the changes it will bring to the structure of labour markets, the distribution of private consumption capacities, the corresponding changes in the nature of the consumption that is sought and to the priorities for public expenditure and investment.

Although older Canadians are extremely healthy as indicated by the fact that fully 80% of people over 65 are capable of living independently (19), it will be essential that we develop and implement strategies to promote health throughout the life course in order to ensure that we are able to maintain an independent quality of life for longer periods thereby increasing the well-being of our senior population and

decreasing the average duration of our physical dependency. Often difficult decisions and priorities will have to be made as we seek to establish an appropriate balance among our institutional and community-based systems of health care and social service delivery. These health promotion strategies require the exercise of personal responsibility in the choice of particular styles of living, but, as well, they will require the exercise of public responsibilities as we try to come to terms with the fact that disability-free life expectancy in Canada is, on average, 7.7 years longer for the affluent than it is for the poor.

As McDaniel has observed, "The future of demographic aging in Canada, as in most demographically older countries, has a female face." (21) By 2025, women will constitute 60% of the elderly population. Although the increasing labour force participation rates of women may alter, to some extent, the traditionally disadvantaged financial status of older women, it is still the case that the jobs, benefits and incomes available to the female labour force are unlikely to provide them with the financial security they will require and the consuming capacity that the society may require of them.

As suggested earlier, the rising proportion of elderly Canadians will be offset somewhat by the decline in the proportion of young dependents. Nevertheless, it has been estimated that the per capita government expenditures on the elderly are 2 1/2 times what they are for the young. (22)

Given that a much larger proportion of the population will be older which amounts to a relative decrease in the size of the younger population which has traditionally accounted for a disproportionate share of consumption, it may be necessary to recognize that the significant demands that will be made on both private and public pension plans (3 1/2 times greater in 2021 than in 1976 [23])) are not, in fact, drains on the vitality of the overall economy, but rather, necessary as economic incentives.

Until quite recently, demographic change, age structures and ratios, fertility rates and the like were seldom examined and reflected upon by anyone other than demographers, a few policy analysts and perhaps some specialists in long range market forecasting. Times have changed. Curiously, while most nations still struggle to reduce the rates of their population growth by decreasing levels of fertility, the industrialized nations of the world now face the consequences of sub-replacement fertility. Despite the fact that patterns of human sexuality and reproduction have seldom proved amenable to administration and management, we have seen and will continue to see increasing interest in the possibilities of demographic policy. The two principal aspects of demographic policy are immigration and fertility.

Calculations and projections derived by Statistics Canada indicate to us that as early as the year 2000, significant increases in the rates of immigration will be required if Canada is to maintain a stable level of population. Looking further down the road, if present rates of fertility remain constant it appears as though Canada would require by the middle of the next century close to six times as many immigrants on an annual basis as it now admits if a relatively modest growth rate of 1% were to be achieved. (24) Once again, if it is this scenario that we wish to pursue, I would suggest that much work, to say the least, must be done not only in redefining our immigration policies and practices but, more importantly, in preparing ourselves to build the perceptions, sentiments, attitudes and values that might genuinely sustain a multi-cultural and multi-racial society.

A report from the federal government's demographic review is anticipated in the Spring of 1989 and one may anticipate that that report will serve to, as they say, put population policy squarely on the agendas of politicians, policy-makers and citizens. Successive governments in Quebec have understood the profound economic and cultural implications of Quebec's sub-replacement fertility. The former government of Quebec released in 1984 its Green Paper on Family Policy at least partially in response to the province's low fertility rates (25) and the current government and the official opposition in the National Assembly have, in their separate ways, declared their intent to solve the problems of denatalite. Other provinces will, I believe, soon follow course and begin to examine in detail what present demographic trends mean for the future prosperity of their citizens.

Curiously, while the governments of most other industrialized nations have sought to enhance fertility through a variety of public measures designed to assist parents in coping with the costs associated with childbearing and childrearing, our own government has, since 1985, seriously eroded the commitment Canada makes through its programs of family and child benefits and its taxation system to our nation's parents and their children.(26) It cannot be demonstrated that policies designed explicitly to increase fertility are effective. Still, in the present demographic circumstances, one would question the wisdom of policies that carry with them the unintended consequence of making it more difficult rather than less difficult for adults to choose to bear and raise children. Embedded in any efforts of the state to manipulate the reproductive decisions of women and men are controversial ethical and ideological dilemmas. Controversial or not, these are the dilemmas that we will increasingly confront as we come to understand better what it means to live in a society that chooses not to reproduce itself.

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